

IN RE:

ELIZABETH GRETCHEN LOWERY

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:19-22660

Chapter 13

Document No.: 148

**ENTERED BY DEFAULT**

ORDER OF COURT

AND NOW, this 16th day of October, 20 24, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

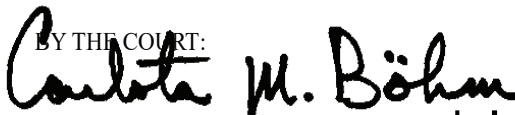
(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

FILED  
10/16/24 10:33 am  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

BY THE COURT:  
  
U.S. BANKRUPTCY JUDGE **dmk**

In re:  
Elizabeth Gretchen Lowery  
Debtor

Case No. 19-22660-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Oct 16, 2024

User: auto  
Form ID: pdf900

Page 1 of 5  
Total Noticed: 60

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 18, 2024:

Recip ID	Recipient Name and Address
db	+ Elizabeth Gretchen Lowery, 117 3rd Ave, Beaver Falls, PA 15010-5756
aty	+ Kenneth G Fawcett, Bowers, Ross and Fawcett, LLC, 820 Kennedy Avenue, Ambridge, PA 15003-2310
15080887	+ Diversified Consultant, P O Box 551268, Jacksonville, FL 32255-1268
15080889	+ Fed Loan Serv, Pob 60610, Harrisburg, PA 17106-0610
15095126	+ Heritage Valley Medical Center, 1000 Dutch Ridge Road, Beaver, PA 15009-9727
15080901	+ Natl Hosp Collections, 16 Distributor Drive, Morgantown, WV 26501-7209
15080905	+ Pnc Bank/gielsi, P.o. Box 7860, Madison, WI 53707-7860

TOTAL: 7

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Oct 16 2024 23:58:51	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/Text: kburkley@bernsteinlaw.com	Oct 16 2024 23:57:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	+ Email/Text: BKBCNMAIL@carringtonms.com	Oct 16 2024 23:55:00	Lakeview Loan Servicing, LLC, c/o Carrington Mortgage Services, LLC, 1600 South Douglass Road, Suite 200-A, Anaheim, CA 92806-5948
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 16 2024 23:59:16	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15095109	+ Email/Text: BarclaysBankDelaware@tsico.com	Oct 16 2024 23:56:00	BARCLAYS BANK DELAWARE, 700 PRIDES XING, Newark, DE 19713-6109
15080879	Email/Text: BNBSB@capitalsvcs.com	Oct 16 2024 23:56:00	Bryantstbk, 500 E. 60th Street North, Sioux Falls, SD 57104
15080883	Email/Text: BNBSB@capitalsvcs.com	Oct 16 2024 23:56:00	Ccs/bryant State Bank, 500 E. 60th Street North, Sioux Falls, SD 57104
15080878	+ Email/Text: creditcardbkcorrespondence@bofa.com	Oct 16 2024 23:55:00	Bank Of America, Po Box 982238, El Paso, TX 79998-2238
15080880	Email/Text: caineweiner@ebn.phinsolutions.com	Oct 16 2024 23:56:46	Caine Weiner, Po Box 55848, Sherman Oaks, CA 91413
15080881	+ Email/PDF: acg.coaf.ebn@aisinfo.com	Oct 17 2024 00:09:33	Capital One Auto Finan, Po Box 259407, Plano, TX 75025-9407
15088664	+ Email/PDF: acg.acg.ebn@aisinfo.com	Oct 16 2024 23:58:20	Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360
15085383	Email/PDF: AIS.cocard.ebn@aisinfo.com	Oct 17 2024 00:09:33	Capital One Bank (USA), N.A., by American

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			InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15080882	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Oct 17 2024 00:09:38	Capital One Bank Usa N, Po Box 30281, Salt Lake City, UT 84130-0281
15441433	+ Email/Text: nsm_bk_notices@mrcooper.com	Oct 16 2024 23:56:00	Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, Florida 33146-1839
15080885	+ Email/PDF: creditonebknotifications@resurgent.com	Oct 16 2024 23:58:27	Credit One Bank Na, Po Box 98872, Las Vegas, NV 89193-8872
15117459	Email/Text: G06041@att.com	Oct 16 2024 23:57:00	Directv, LLC, by American InfoSource as agent, PO Box 5008, Carol Stream, IL 60197-5008
15085358	Email/Text: mrdiscen@discover.com	Oct 16 2024 23:55:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15080886	+ Email/Text: mrdiscen@discover.com	Oct 16 2024 23:55:00	Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316
15095118	+ Email/Text: Bankruptcy.Consumer@dish.com	Oct 16 2024 23:56:00	Dish Network, PO Box 94053, Palatine, IL 60094-4053
15080888	+ Email/Text: bknotice@ercbpo.com	Oct 16 2024 23:57:00	Enhanced Recovery Co L, Po Box 57547, Jacksonville, FL 32241-7547
15080884	Email/Text: BNSFS@capitalsvcs.com	Oct 16 2024 23:56:00	Ccs/first Savings Bank, 500 East 60th St North, Sioux Falls, SD 57104
15080890	Email/Text: BNSFS@capitalsvcs.com	Oct 16 2024 23:56:00	First Svg Cc, 500 East 60th St North, Sioux Falls, SD 57104
15080891	+ Email/Text: cashiering-administrationservices@flagstar.com	Oct 16 2024 23:57:00	Flagstar Bank, 5151 Corporate Drive, Troy, MI 48098-2639
15080892	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Oct 16 2024 23:56:00	Gm Financial, Po Box 181145, Arlington, TX 76096-1145
15080893	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Oct 16 2024 23:56:00	Gs Bank Usa, Po Box 45400, Salt Lake City, UT 84145-0400
15095128	Email/Text: sbse.cio.bnc.mail@irs.gov	Oct 16 2024 23:56:00	Internal Revenue Service, Insolvency Unit, PO Box 628, Pittsburgh, PA 15230
15080894	Email/Text: JCAP_BNC_Notices@jcap.com	Oct 16 2024 23:57:00	Jefferson Capital Syst, 16 Mcleland Rd, Saint Cloud, MN 56303
15106834	Email/Text: JCAP_BNC_Notices@jcap.com	Oct 16 2024 23:57:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
15080895	Email/PDF: ais.chase.ebn@aisinfo.com	Oct 16 2024 23:58:52	Jpmcb Card, Po Box 15369, Wilmington, DE 19850
15095280	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Oct 16 2024 23:56:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., JPMC, c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
15119584	+ Email/Text: SERVICINGMAILHUB@flagstar.com	Oct 16 2024 23:56:00	Lakeview Loan Servicing LLC, c/o Flagstar Bank, 5151 Corporate Drive, Troy, MI 48098-2639
15696891	+ Email/Text: nsm_bk_notices@mrcooper.com	Oct 16 2024 23:56:00	Lakeview Loan Servicing, LLC, c/o Rushmore Servicing, PO Box 619096, Dallas, TX 75261-9096
15080896	Email/Text: camanagement@mtb.com	Oct 16 2024 23:56:00	M&t Bank, 1 Fountain Plz Fl 4, Buffalo, NY 14203
15091366	Email/PDF: MerrickBKNotifications@Resurgent.com	Oct 16 2024 23:59:14	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
15842129	Email/Text: EBN@Mohela.com	Oct 16 2024 23:56:00	US Department of Education/MOHELA, 633 Spirit Dr., Chesterfield, MO 63005

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15080897	+ Email/Text: bankruptcy@marinerfinance.com	Oct 16 2024 23:56:00	Mariner Finance, 8211 Town Center Dr, Nottingham, MD 21236-5904
15080898	+ Email/Text: Mercury@ebn.phinsolutions.com	Oct 16 2024 23:56:00	Mercury Card/fb&t/tsy, 1415 Warm Springs Rd, Columbus, GA 31904-8366
15080899	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Oct 17 2024 00:09:49	Merrick Bank Corp, Po Box 9201, Old Bethpage, NY 11804-9001
15080900	+ Email/Text: Bankruptcies@nragroup.com	Oct 16 2024 23:57:00	National Recovery Agen, 2491 Paxton St, Harrisburg, PA 17111-1036
15080902	+ Email/PDF: bankruptcy_prod@navient.com	Oct 16 2024 23:59:15	Navient, 123 S Justison St, Wilmington, DE 19801-5363
15080903	+ Email/PDF: cbp@omf.com	Oct 16 2024 23:59:14	Onemain, Po Box 1010, Evansville, IN 47706-1010
15080904	+ Email/Text: bncnotifications@pheaa.org	Oct 16 2024 23:56:00	Pheaa, Pob 61047, Harrisburg, PA 17106-1047
15518776	+ Email/Text: nsm_bk_notices@mrcooper.com	Oct 16 2024 23:56:00	RightPath Servicing, PO Box 619096, Dallas, TX 75261-9096
15080906	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Oct 17 2024 00:09:57	Sears/cbna, Po Box 6217, Sioux Falls, SD 57117-6217
15095143	+ Email/PDF: ais.tmobile.ebn@aisinfo.com	Oct 16 2024 23:58:53	Sprint, PO Box 7949, Overland Park, KS 66207-0949
15080907	+ Email/PDF: ais.sync.ebn@aisinfo.com	Oct 16 2024 23:58:51	Syncb/amazon, Po Box 965015, Orlando, FL 32896-5015
15080908	+ Email/PDF: ais.sync.ebn@aisinfo.com	Oct 16 2024 23:58:17	Syncb/amer Eagle, Po Box 965005, Orlando, FL 32896-5005
15080909	+ Email/PDF: ais.sync.ebn@aisinfo.com	Oct 17 2024 00:09:54	Syncb/jcp, Po Box 965007, Orlando, FL 32896-5007
15080910	+ Email/PDF: ais.sync.ebn@aisinfo.com	Oct 16 2024 23:58:49	Syncb/walmart, Po Box 965024, Orlando, FL 32896-5024
15081273	^ MEBN	Oct 16 2024 23:52:12	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15080911	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Oct 17 2024 00:09:38	Thd/cbna, Po Box 6497, Sioux Falls, SD 57117-6497
15086195	^ MEBN	Oct 16 2024 23:50:52	U.S. Department of Education, c/o FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184
15114682	Email/PDF: ebn_ais@aisinfo.com	Oct 17 2024 00:09:38	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457

TOTAL: 53

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Community Loan Servicing, LLC
15095110	*P++	BRYANT STATE BANK, ATTN BANKRYPTCY, 1500 S HIGHLINE AVE, SIOUX FALLS SD 57110-1003, address filed with court:, Bryantstbk, 500 E. 60th Street North, Sioux Falls, SD 57104
15095114	*P++	BRYANT STATE BANK, ATTN BANKRYPTCY, 1500 S HIGHLINE AVE, SIOUX FALLS SD 57110-1003, address filed with court:, Ccs/bryant State Bank, 500 E. 60th Street North, Sioux Falls, SD 57104
15095108	*+	Bank Of America, Po Box 982238, El Paso, TX 79998-2238
15095111	*P++	CAINE & WEINER COMPANY, 12005 FORD ROAD 300, DALLAS TX 75234-7262, address filed with court:, Caine Weiner, Po Box 55848, Sherman Oaks, CA 91413
15095112	*+	Capital One Auto Finan, Po Box 259407, Plano, TX 75025-9407
15095113	*+	Capital One Bank Usa N, Po Box 30281, Salt Lake City, UT 84130-0281

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15095116	*+	Credit One Bank Na, Po Box 98872, Las Vegas, NV 89193-8872
15095117	*+	Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316
15095119	*+	Diversified Consultant, P O Box 551268, Jacksonville, FL 32255-1268
15095120	*+	Enhanced Recovery Co L, Po Box 57547, Jacksonville, FL 32241-7547
15095115	*P++	FIRST SAVINGS BANK, ATTN BANKRUPTCY, 1500 S HIGHLINE AVE, SIOUX FALLS SD 57110-1003, address filed with court:, Ccs/first Savings Bank, 500 East 60th St North, Sioux Falls, SD 57104
15095122	*P++	FIRST SAVINGS BANK, ATTN BANKRUPTCY, 1500 S HIGHLINE AVE, SIOUX FALLS SD 57110-1003, address filed with court:, First Svg Cc, 500 East 60th St North, Sioux Falls, SD 57104
15095121	*+	Fed Loan Serv, Pob 60610, Harrisburg, PA 17106-0610
15095123	*+	Flagstar Bank, 5151 Corporate Drive, Troy, MI 48098-2639
15095124	*+	Gm Financial, Po Box 181145, Arlington, TX 76096-1145
15095125	*+	Gs Bank Usa, Po Box 45400, Salt Lake City, UT 84145-0400
15095129	*+	Internal Revenue Service, William S. Moorehead Federal Building, 1000 Liberty Avenue, Room 727, Pittsburgh, PA 15222-4107
15095127	*+	Internal Revenue Service, Insolvency Unit, PO Box 7346, Philadelphia, PA 19101-7346
15095130	*P++	JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999, address filed with court:, Jefferson Capital Syst, 16 Mcleland Rd, Saint Cloud, MN 56303
15095131	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Jpmcb Card, Po Box 15369, Wilmington, DE 19850
15095646	*+	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., JPMC, c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
15095132	*P++	M&T BANK, LEGAL DOCUMENT PROCESSING, 626 COMMERCE DRIVE, AMHERST NY 14228-2307, address filed with court:, M&t Bank, 1 Fountain Plz Fl 4, Buffalo, NY 14203
15095133	*+	Mariner Finance, 8211 Town Center Dr, Nottingham, MD 21236-5904
15095134	*+	Mercury Card/fb&t/tsys, 1415 Warm Springs Rd, Columbus, GA 31904-8366
15095135	*+	Merrick Bank Corp, Po Box 9201, Old Bethpage, NY 11804-9001
15095136	*+	National Recovery Agen, 2491 Paxton St, Harrisburg, PA 17111-1036
15095137	*+	Natl Hosp Collections, 16 Distributor Drive, Morgantown, WV 26501-7209
15095138	*+	Navient, 123 S Justison St, Wilmington, DE 19801-5363
15095139	*+	Onemain, Po Box 1010, Evansville, IN 47706-1010
15095140	*+	Pheaa, Pob 61047, Harrisburg, PA 17106-1047
15095141	*+	Pnc Bank/glelsi, P.o. Box 7860, Madison, WI 53707-7860
15095142	*+	Sears/cbna, Po Box 6217, Sioux Falls, SD 57117-6217
15095144	*+	Syncb/amazon, Po Box 965015, Orlando, FL 32896-5015
15095145	*+	Syncb/amer Eagle, Po Box 965005, Orlando, FL 32896-5005
15095146	*+	Syncb/jcp, Po Box 965007, Orlando, FL 32896-5007
15095147	*+	Syncb/walmart, Po Box 965024, Orlando, FL 32896-5024
15095148	*+	Thd/cbna, Po Box 6497, Sioux Falls, SD 57117-6497

TOTAL: 1 Undeliverable, 37 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 18, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 16, 2024 at the address(es) listed below:**

Name	Email Address
------	---------------

Chandra Marie Arkema	
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on behalf of Creditor Lakeview Loan Servicing LLC tuhawkeye@msn.com, carkema@squirelaw.com
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Christopher A. DeNardo

on behalf of Creditor Community Loan Servicing LLC logsecf@logs.com

Christopher A. DeNardo

on behalf of Creditor Lakeview Loan Servicing LLC logsecf@logs.com

Denise Carlon

on behalf of Creditor Lakeview Loan Servicing LLC dcarlon@kmlawgroup.com

Keri P. Ebeck

on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com  
btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com

Lawrence Willis

on behalf of Debtor Elizabeth Gretchen Lowery ecf@westernpabankruptcy.com  
urfreshstrt@gmail.com;willislr88866@notify.bestcase.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Roger Fay

on behalf of Creditor Lakeview Loan Servicing LLC rfay@alaw.net, bkecf@milsteadlaw.com

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

TOTAL: 9